

Comprehensive Vision Care Program



You should see what you're missing.

The Benefits of Vision Care are Clear.

Look at what OptumHealth Vision has to offer

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. OptumHealth Vision is being offered as a part of our commitment to your well-being. Don't take chances with your most precious possession—the gift of sight. Take advantage of this very important benefit.

Through OptumHealth Vision's nationwide provider network, you will receive a comprehensive eye examination, as well as eyeglasses (lenses and frame) or contact lenses. You will receive most services at no additional cost, above applicable copays. Carefully review the benefit summary of your new vision program for details.

Here are some reasons why millions of people have selected OptumHealth Vision for their vision care needs:

Network Flexibility and Convenience

OptumHealth Vision's provider network has over 30,000 locations nationwide. With more than 17,000 private practice providers and nearly 13,000 retail chain locations, OptumHealth Vision's national network clearly offers the greatest convenience and access to care, including evening and weekend hours!

Eyeglass Benefits

- OptumHealth Vision's innovative contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables and monthly wear contacts), and up to two follow-up visits. Covered-in-full contacts include many of the most popular lenses on the market, though covered contacts may vary by provider. In addition, members can utilize our mail order discount program, through Vision Direct, for greater savings. Vision Direct can be accessed from www.exxonmobilvision.com. Standard factory-applied, scratch-resistant coating on eyeglass lenses is covered in full. Other popular patient options are available at a 20% to 40% discount.
- OptumHealth Vision's generous frame benefits apply to virtually all of the frames on the market today, and many of those are covered in full, with no additional cost to you, other than the applicable copay.

Easy Benefit Access

You may easily locate providers 24 hours a day, seven days a week at OptumHealth Vision's Web site, www.exxonmobilvision.com. OptumHealth Vision's Web site offers an array of services to participants, such as a provider locator with door-to-door directions to the provider's office, claim status and order tracking, and answers to frequently asked questions. To locate a provider, you may also call OptumHealth Vision's 24-hour provider locator line at 1.877.303.2415 to choose from a continuously updated directory of providers.

Laser Vision Correction

OptumHealth Vision has an alliance with the Laser Vision Network of America to provide you with access to discounted laser vision correction procedures. To find a participating laser vision correction surgeon in your area, visit our Web site at www.exxonmobilvision.com, or call 1.877.28.SIGHT.

Did You Know?

- Annual eye examinations may detect many health problems, including glaucoma, diabetes, hypertension, cataracts, and high cholesterol.
- Nearly 90 percent of those who use a computer at least three hours a day suffer vision problems associated with computer eye strain.¹
- 11.7 million or 22 percent of Americans admit to needing some type of vision correction and not doing anything about it.²

¹ 'Computer Vision Syndrome.' American Optometric Association. Accessed on Jan. 17, 2007 at: www.aoa.org.

² VCA VisionWatch 3/07



Here's How to Use Your Benefits:

Step 1. Review Your Customized Benefits

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our Web site, www.exxonmobilvision.com, to obtain specifics of your program.

Step 2. Find a Provider

You may easily locate providers by logging on to www.exxonmobilvision.com and selecting the provider locator option. You may also contact OptumHealth Vision's 24-hour, toll-free Interactive Voice Response (IVR) system at 1.877.303.2415 to locate a provider near you.

Step 3. Schedule Your Appointment

Once you've chosen an OptumHealth Vision provider, call the provider to schedule your appointment. Let your provider know you have coverage, and give your primary insured's unique identification number and the patient's name and date of birth.

Step 4. Receive Your Eye Exam

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, including a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), confrontation visual fields testing, condition diagnosis and prescription determination.

Step 5. Choose Your Eyewear

If prescription eyewear is necessary, your OptumHealth Vision provider will assist with your selection and order your prescription. Your OptumHealth Vision provider will call you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

ExxonMobil Vision Plan and Your Health Care Flexible Spending Account

For your convenience, if you are an employee who participates in the ExxonMobil Pre-Tax Spending Plan Health Care Flexible Spending Account, OptumHealth Vision will automatically submit your eligible Vision Plan out-of-pocket expenses for reimbursement. However, you must submit any expenses not covered under the Plan for receipt by Aetna no later than the claims filing deadline for the Pre-Tax Spending Plan.

For example, if you purchase a pair of eyeglasses using your Vision Plan and a second set of materials not covered by the Plan (e.g., contacts, prescription sunglasses, second set of glasses, etc.), you must submit out-of-pocket expenses for your second set of materials to Aetna directly for reimbursement.

How to File an Out-of-Network Claim

If you elect vision coverage and choose to use an out-of-network provider, you still receive a great benefit. If you file a claim, you may be reimbursed up to the maximums listed on your Benefit Summary. In order to receive reimbursement, you will need to send OptumHealth Vision a copy of your itemized receipt(s) and claim form(s) within 12 months of the date of service. Claim form(s) may be downloaded and printed from the web site, www.exxonmobilvision.com. Send receipt(s) and completed claim form(s) to the address on the left.

Send receipt(s) and completed claim form(s) to:

OptumHealth Vision Claims Department

P.O. Box 30978
Salt Lake City, UT 84130

Please note this is a one-time reimbursement of claims per member, either every 12 or 24 months, and not a cumulative benefit. Please ensure all receipts are batched and sent to OptumHealth Vision for processing at the same time to maximize your benefit.

1-877-303-2415 Toll-Free Customer Service
or TDD 1-800-524-3157 for the hearing impaired

The Convenience and Value are Easy to See

- Well-balanced nationwide OptumHealth Vision network of private practice and retail chain providers
- Evening and weekend hours available through retail chain providers
- 24-hour toll-free Interactive Voice Response (IVR) to locate providers and Internet benefit access at www.exxonmobilvision.com
- No claims to file with network providers
- Industry-leading frame benefit includes a wholesale allowance at private practice network providers and a retail allowance at retail network providers that applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to the member, other than applicable co-pays
- Industry-leading OptumHealth Vision contact selection benefit covers in- full (after applicable co-pay) the fitting/evaluation fees, contact lenses (including disposables), and up to two follow-up visits for many of the most popular contacts available
- Industry-leading Materials Guarantee Policy that stands behind the materials dispensed through OptumHealth Vision's optical laboratory.

- Frames: OptumHealth Vision's covered-in-full frames are guaranteed against manufacturer defect for one year after the date of shipment. Frames outside of the covered-in-full selection are guaranteed against manufacturer defect for six months after the date of shipment.

- Spectacle Lenses: Lenses are guaranteed against damage occurring from normal wear for up to one year from the date of shipment. A one-time replacement is available if such damage occurs.

- Contact Lenses: Exchanges can be made for any reason within 60 days of shipment.

OptumHealth Vision Savings at a Glance: Sample Savings at Network Private Practice Providers

Sample One	No Vision Coverage (sample cost)	Standard Vision Discount Plan (\$10 exam copay and materials discounts)	ExxonMobil Vision Plan (\$10 exam copay/\$25 materials copay/\$50 wholesale frame allowance)
Exam	\$55	\$10	\$10
Frame \$160 Retail cost \$65 Wholesale cost	\$160	\$136	\$15
Single Vision Lenses	\$65	\$45	\$0
Standard Scratch-Resistant Coating	\$28	\$22	\$0
Anti-Reflective Coating	\$70	\$56	\$40
Materials Copay	\$0	\$0	\$25
Member Pays:	\$378	\$269	\$90

Sample Two	No Vision Coverage (sample cost)	Standard Vision Discount Plan (\$10 exam copay and materials discounts)	ExxonMobil Vision Plan (\$10 exam copay/\$25 materials copay/\$50 wholesale frame allowance)
Exam	\$55	\$10	\$10
Frame \$200 Retail cost \$80 Wholesale cost	\$200	\$170	\$30
Bifocal Lenses	\$115	\$65	\$0
Standard Scratch-Resistant Coating	\$28	\$22	\$0
Polycarbonate Lenses	\$85	\$76	\$30
Materials Copay	\$0	\$0	\$25
Member Pays:	\$483	\$343	\$95

Sample Three	No Vision Coverage (sample cost)	Standard Vision Discount Plan (\$10 exam copay and materials discounts)	ExxonMobil Vision Plan (\$10 exam copay/\$25 materials copay/\$50 wholesale frame allowance)
Exam	\$55	\$10	\$10
Frame \$300 Retail cost \$100 Wholesale cost	\$300	\$255	\$50
Progressive Lenses	\$115	\$92	\$70
Standard Scratch-Resistant Coating	\$28	\$22	\$0
UV Coating	\$26	\$21	\$16
Anti-Reflective Coating	\$70	\$56	\$40
Materials Copay	\$0	\$0	\$25
Member Pays:	\$594	\$456	\$211

Please note that the samples provided are for illustrative purposes only. Actual costs may vary by geographic location.